

Securitization & Asset Sale Activities--Page 13

1 Securitization Activities

1.1 UBP711

DESCRIPTION

Securitization Activities (\$000) Sec

NARRATIVE

The total of all securitized assets (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB705[P0] + uc:UBPRB706[P0] + uc:UBPRB707[P0] + uc:UBPRB708[P0] + uc:UBPRB710[P0] + uc:UBPRE712[P0], NULL)

1.2 UBP742

DESCRIPTION

Securitization Activities - Sec Qrtly Growth

NARRATIVE

The quarterly growth rate of total securitized assets.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE711,1), NULL)

1.3 UBP772

DESCRIPTION

Securitization Activities - Sec Annual Growth

NARRATIVE

The annual growth rate of total securitized assets.

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE711,1), NULL)

2 1-4 Family Residential Loans

2.1 UBPRB705

DESCRIPTION

1-4 Family Residential Loans (\$000) Sec

NARRATIVE

The dollar amount of securitized 1-4 Family Residential loans (from Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB705[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB705[P0], NULL))

2.2 UBPRE743

DESCRIPTION

1-4 Family Residential Loans - Sec Qrtly Growth

NARRATIVE

The quarterly growth rate of securitized 1-4 family residential loans.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB705,1), NULL)

2.3 UBPRE773

DESCRIPTION

1-4 Family Residential Loans - Sec Annual Growth

NARRATIVE

The annual growth rate of 1-4 family residential loans.

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB705,1), NULL)

3 Home Equity Lines

3.1 UBPRB706

DESCRIPTION

Home Equity Lines (\$000) Sec

NARRATIVE

The dollar amount of securitized home equity lines (from Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB706[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB706[P0], NULL))

3.2 UBPRE744

DESCRIPTION

Home Equity Lines - Sec Qrtly Growth

NARRATIVE

The quarterly growth rate of securitized home equity lines.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB706,1), NULL)

3.3 UBPRE774

DESCRIPTION

Home Equity Lines - Sec Annual Growth

NARRATIVE

The annual growth rate of securitized home equity lines.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB706](#),1), NULL)

4 Credit Card Receivables

4.1 UBPRB707

DESCRIPTION

Credit Card Receivables (\$000) Sec

NARRATIVE

The dollar amount of securitized credit card receivables (from Schedule RC-S).

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB707[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB707[P0], NULL))

4.2 UBPRE745

DESCRIPTION

Credit Card Receivables - Sec Qrtly Growth

NARRATIVE

The quarterly growth rate of securitized credit card receivables.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB707](#),1), NULL)

4.3 UBPRE775

DESCRIPTION

Credit Card Receivables - Sec Annual Growth

NARRATIVE

The annual growth rate of securitized credit card receivables.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB707](#),1), NULL)

5 Auto Loans

5.1 UBPRB708

DESCRIPTION

Auto Loans (\$000) Sec

NARRATIVE

The dollar amount of securitized auto loans (from Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB708[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB708[P0], NULL))

5.2 UBPRE746

DESCRIPTION

Auto Loans - Sec Qrtly Growth

NARRATIVE

The quarterly growth rate of securitized auto loans.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB708,1), NULL)

5.3 UBPRE776

DESCRIPTION

Auto Loans - Sec Annual Growth

NARRATIVE

The annual growth rate of securitized auto loans.

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB708,1), NULL)

6 Commercial & Industrial Loans

6.1 UBPRB710

DESCRIPTION

Commercial & Industrial Loans (\$000) Sec

NARRATIVE

The dollar amount of securitized commercial and industrial loans (from Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB710[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB710[P0], NULL))

6.2 UBPRE747

DESCRIPTION

Commercial & Industrial Loans - Sec Qrtly Growth

NARRATIVE

The quarterly growth rate of securitized commercial and industrial loans.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB710,1), NULL)

6.3 UBPRE777

DESCRIPTION

Commercial & Industrial Loans - Sec Annual Growth

NARRATIVE

The annual growth rate of securitized commercial and industrial loans.

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB710,1), NULL)

7 All Other Loans and Leases

7.1 UBPRE712

DESCRIPTION

All Other Loans and Leases (\$000) Sec

NARRATIVE

The dollar amount of securitized other consumer loans plus all other loans (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB709[P0] + uc:UBPRB711[P0], NULL)

7.2 UBPRE748

DESCRIPTION

All Other Loans and Leases Sec Qrtly Growth

NARRATIVE

The quarterly growth rate of securitized other consumer loans plus all other loans.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE712,1), NULL)

7.3 UBPRE778

DESCRIPTION

All Other Loans and Leases Sec Annual Growth

NARRATIVE

The annual growth rate of securitized other consumer loans plus all other loans.

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE712,1), NULL)

8 Retained Interest-Only Strips

8.1 UBPRE713

DESCRIPTION

Retained Interest-Only Strips (\$000)

NARRATIVE

The total of all credit exposure from retained interest only strips (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB712[P0] + uc:UBPRB713[P0] + uc:UBPRB714[P0] + uc:UBPRB715[P0] + uc:UBPRB717[P0] + uc:UBPRE714[P0], NULL)

8.2 UBPRE749

DESCRIPTION

Retained Interest-Only Strips Qrtly Growth

NARRATIVE

The quarterly growth rate of retained interest-only strips.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE713,1), NULL)

8.3 UBPRE779

DESCRIPTION

Retained Interest-Only Strips Annual Growth

NARRATIVE

The annual growth rate of retained interest-only strips.

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE713,1), NULL)

9 1-4 Family Residential Loans

9.1 UBPRB712

DESCRIPTION

1-4 Family Residential Loans Ret IO (\$000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on 1-4 Family Residential loans (from Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB712[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB712[P0], NULL))

9.2 UBPRE750

DESCRIPTION

1-4 Family Residential Loans Ret IO Qrtly Growth

NARRATIVE

The quarterly growth rate of credit exposure from retained interest only strips on 1û4 Family Residential loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB712](#),1), NULL)

9.3 UBPRE780

DESCRIPTION

1-4 Family Residential Loans Ret IO Annual Growth

NARRATIVE

The annual growth rate of credit exposure from retained interest only strips on 1û4 Family Residential loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB712](#),1), NULL)

10 Home Equity Lines

10.1 UBPRB713

DESCRIPTION

Home Equity Lines Ret IO (\$000)

NARRATIVE

Dollar amount of credit exposure from retained interest only strips on home equity lines (from Schedule RC-S).

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB713[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB713[P0], NULL))

10.2 UBPRE751

DESCRIPTION

Home Equity Lines Ret IO Qrtly Growth

NARRATIVE

The quarterly growth rate of credit exposure from retained interest only strips on home equity lines.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB713](#),1), NULL)

10.3 UBPRE781

DESCRIPTION

Home Equity Lines Ret IO Annual Growth

NARRATIVE

The annual growth rate of credit exposure from retained interest only strips on home equity lines.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB713](#),1), NULL)

11 Credit Card Receivables

11.1 UBPRB714

DESCRIPTION

Credit Card Receivables Ret IO (\$000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on credit card receivables (from Schedule RC-S).

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB714[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB714[P0], NULL))

11.2 UBPRE752

DESCRIPTION

Credit Card Receivables Ret IO Qrtly Growth

NARRATIVE

The quarterly growth rate of credit exposure from retained interest only strips on credit card receivables.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB714](#),1), NULL)

11.3 UBPRE782

DESCRIPTION

Credit Card Receivables Ret IO Annual Growth

NARRATIVE

The annual growth rate of credit exposure from retained interest only strips on credit card receivables.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB714](#),1), NULL)

12 Auto Loans

12.1 UBPRB715

DESCRIPTION

Auto Loans Ret IO (\$000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on auto loans (from Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB715[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB715[P0], NULL))

12.2 UBPRE753

DESCRIPTION

Auto Loans Ret IO Qrtly Growth

NARRATIVE

The quarterly growth rate of credit exposure from retained interest only strips on auto loans.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB715,1), NULL)

12.3 UBPRE783

DESCRIPTION

Auto Loans Ret IO Annual Growth

NARRATIVE

The annual growth rate of credit exposure from retained interest only strips on auto loans.

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB715,1), NULL)

13 Commercial & Industrial Loans

13.1 UBPRB717

DESCRIPTION

Commercial & Industrial Loans Ret IO (\$000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on commercial and industrial loans (from Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB717[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB717[P0], NULL))

13.2 UBPRE754

DESCRIPTION

Commercial & Industrial Loans Ret IO Qrtly Growth

NARRATIVE

The quarterly growth rate of credit exposure from retained interest only strips on commercial and industrial loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB717](#),1), NULL)

13.3 UBP784

DESCRIPTION

Commercial & Industrial Loans Ret IO Annual Growth

NARRATIVE

The annual growth rate of credit exposure from retained interest only strips on commercial and industrial loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB717](#),1), NULL)

14 All Other Loans and Leases**14.1 UBP714**

DESCRIPTION

All Other Loans and Leases Ret IO (\$000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on other consumer loans plus all other loans (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB716](#)[P0] + uc:[UBPRB718](#)[P0], NULL)

14.2 UBP755

DESCRIPTION

All Other Loans and Leases Ret IO Qrtly Growth

NARRATIVE

The quarterly growth rate of credit exposure from retained interest only strips on other consumer loans plus all other loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE714](#),1), NULL)

14.3 UBP785

DESCRIPTION

All Other Loans and Leases Ret IO Annual Growth

NARRATIVE

The annual growth rate of credit exposure from retained interest only strips on other consumer loans plus all other loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE714](#),1), NULL)

15 Retained Credit Enhancements

15.1 UBPRE715

DESCRIPTION

Retained Credit Enhancements (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes the total of All Other Credit Enhancements (from Schedule RC-S). From March 31, 2003 forward includes the total of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements (from Schedule RC-S)

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB719[P0] + uc:UBPRB720[P0] + uc:UBPRB721[P0] + uc:UBPRB722[P0] + uc:UBPRB724[P0] + uc:UBPRE716[P0], NULL)

15.2 UBPRE756

DESCRIPTION

Retained Credit Enhancements Qrtly Growth

NARRATIVE

The quarterly growth rate of the total of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements (from March 31, 2003 going forward). The quarterly growth rate of All Other Credit Enhancements (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE715,1), NULL)

15.3 UBPRE786

DESCRIPTION

Retained Credit Enhancements Annual Growth

NARRATIVE

The annual growth rate of the total of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements (from March 31, 2003 going forward). The annual growth rate of All Other Credit Enhancements (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE715,1), NULL)

16 1-4 Family Residential Loans

16.1 UBPRB719

DESCRIPTION

1-4 Family Residential Loans Ret Cr Enh (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on 1-4 Family Residential Loans (from Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on 1-4 Family Residential Loans (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC393[P0] + uc:UBPRC400[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01'and uc:UBPRC752[P0] = 31,cc:RCFDB719[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01'and uc:UBPRC752[P0] = 41,cc:RCONB719[P0], NULL)))

16.2 UBPRE757

DESCRIPTION

1-4 Family Residential Loans Ret Cr Enh Qrtly Growth

NARRATIVE

The quarterly growth rate of Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on 1-4 Family Residential Loans (from March 31, 2003 going forward). The quarterly growth rate of All Other Credit Enhancements on 1-4 Family Residential Loans (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB719,1), NULL)

16.3 UBPRE787

DESCRIPTION

1-4 Family Residential Loans Ret Cr Enh Annual Growth

NARRATIVE

The annual growth rate of Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on 1-4 Family Residential Loans (from March 31, 2003 going forward). The annual growth rate of All Other Credit Enhancements on 1-4 Family Residential Loans (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB719,1), NULL)

17 Home Equity Lines

17.1 UBPRB720

DESCRIPTION

Home Equity Lines Ret Cr Enh (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Home Equity Lines (from Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Home Equity Lines (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC394[P0] + uc:UBPRC401[P0], IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFDB720[P0], IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONB720[P0], NULL)))

17.2 UBPRE758

DESCRIPTION

Home Equity Lines Ret Cr Enh Qrtly Growth

NARRATIVE

The quarterly growth rate of Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Home Equity Lines (from March 31, 2003 going forward). The quarterly growth rate of All Other Credit Enhancements on Home Equity Lines (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB720](#),1), NULL)

17.3 UBPRE788

DESCRIPTION

Home Equity Lines Ret Cr Enh Annual Growth

NARRATIVE

The annual growth rate of Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Home Equity Lines (from March 31, 2003 going forward). The annual growth rate of All Other Credit Enhancements on Home Equity Lines (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB720](#),1), NULL)

18 Credit Card Receivables

18.1 UBPRB721

DESCRIPTION

Credit Card Receivables Ret Cr Enh (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Credit Card Receivables (from Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Credit Card Receivables (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2003-01-01',uc:[UBPRC395](#)[P0] + uc:[UBPRC402](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDB721[P0], IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONB721[P0], NULL)))

18.2 UBPRE759

DESCRIPTION

Credit Card Receivables Ret Cr Enh Qrtly Growth

NARRATIVE

The quarterly growth rate of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Credit Card Receivables (from March 31, 2003 going forward). The quarterly growth rate of All Other Credit Enhancements on Credit Card Receivables (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB721](#),1), NULL)

18.3 UBP789

DESCRIPTION

Credit Card Receivables Ret Cr Enh Annual Growth

NARRATIVE

The annual growth rate of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Credit Card Receivables (from March 31, 2003 going forward). The annual growth rate of All Other Credit Enhancements on Credit Card Receivables (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB721](#),1), NULL)

19 Auto Loans

19.1 UBPRB722

DESCRIPTION

Auto Loans Ret Cr Enh (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Auto Loans (from Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Auto Loans (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2003-01-01',uc:[UBPRC396](#)[P0] + uc:[UBPRC403](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDB722[P0], IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONB722[P0], NULL)))

19.2 UBP760

DESCRIPTION

Auto Loans Ret Cr Enh Qrtly Growth

NARRATIVE

The quarterly growth rate of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Auto Loans (from March 31, 2003 going forward). The quarterly growth rate of All Other Credit Enhancements on Auto Loans (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB722](#),1), NULL)

19.3 UBP790

DESCRIPTION

Auto Loans Ret Cr Enh Annual Growth

NARRATIVE

The annual growth rate of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Auto Loans (from March 31, 2003 going forward). The annual growth rate of All Other Credit Enhancements on Auto Loans (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB722](#),1), NULL)

20 Commercial & Industrial Loans**20.1 UBPRB724****DESCRIPTION**

Commercial & Industrial Loans Ret Cr Enh (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Commercial and Industrial Loans (from Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Commercial and Industrial Loans (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2003-01-01',uc:[UBPRC398](#)[P0] + uc:[UBPRC405](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDB724[P0], IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONB724[P0], NULL)))

20.2 UBPRE761**DESCRIPTION**

Commercial & Industrial Loans Ret Cr Enh Qrtly Growth

NARRATIVE

The quarterly growth rate of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Commercial and Industrial Loans (from March 31, 2003 forward). The quarterly growth rate of All Other Credit Enhancements on Commercial and Industrial Loans (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB724](#),1), NULL)

20.3 UBPRE791**DESCRIPTION**

Commercial & Industrial Loans Ret Cr Enh Annual Growth

NARRATIVE

The annual growth rate of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Commercial and Industrial Loans (from March 31, 2003 forward). The annual growth rate of All Other Credit Enhancements on Commercial and Industrial Loans (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB724](#),1), NULL)

21 All Other Loans and Leases

21.1 UBPRE716

DESCRIPTION

All Other Loans and Leases Ret Cr Enh (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Other Consumer Loans plus All Other Loans (from Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Other Consumer Loans plus All Other Loans (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2003-01-01',uc:[UBPRC397](#)[P0] + uc:[UBPRC399](#)[P0] + uc:[UBPRC404](#)[P0] + uc:[UBPRC406](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01',uc:[UBPRB723](#)[P0] + uc:[UBPRB725](#)[P0], NULL))

21.2 UBPRE762

DESCRIPTION

All Other Loans and Leases Ret Cr Enh Qrtly Growth

NARRATIVE

The quarterly growth rate of Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Other Consumer Loans plus All Other Loans (from March 31, 2003 forward). The quarterly growth rate of All Other Credit Enhancements on Other Consumer Loans plus All Other Loans (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE716](#),1), NULL)

21.3 UBPRE792

DESCRIPTION

All Other Loans and Leases Ret Cr Enh Annual Growth

NARRATIVE

The annual growth rate of Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Other Consumer Loans plus All Other Loans (from March 31, 2003 forward). The annual growth rate of All Other Credit Enhancements on Other Consumer Loans plus All Other Loans (from March 31, 2001 through December 31, 2002).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE716](#),1), NULL)

22 Unused Liquidity Commitments

22.1 UBPRE717

DESCRIPTION

Unused Liquidity Commitments (\$000)

NARRATIVE

Dollar amount of unused commitments to provide liquidity to assets sold and securitized (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB726[P0] + uc:UBPRB727[P0] + uc:UBPRB728[P0] + uc:UBPRB729[P0] + uc:UBPRB730[P0] + uc:UBPRB731[P0] + uc:UBPRB732[P0], NULL)

22.2 UBPRE763

DESCRIPTION

Unused Liquidity Commitments Qrtly Growth

NARRATIVE

The quarterly growth rate of the amount of unused commitments to provided liquidity to assets sold and securitized.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE717,1), NULL)

22.3 UBPRE793

DESCRIPTION

Unused Liquidity Commitments Annual Growth

NARRATIVE

The annual growth rate of the amount of unused commitments to provided liquidity to assets sold and securitized.

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE717,1), NULL)

23 Sellers Interest in Secs & Loans

23.1 UBPRE718

DESCRIPTION

Sellers Interest in Secs & Loans (\$000)

NARRATIVE

From Schedule (RC-S), the dollar amount of ownership (or sellers) interests carried as securities (included in Schedule RC-B) or loans (included in Schedule RC-C).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB761[P0] + uc:UBPRB762[P0] + uc:UBPRB763[P0] + uc:UBPRB500[P0] + uc:UBPRB501[P0] + uc:UBPRB502[P0], NULL)

23.2 UBPRE764

DESCRIPTION

Sellers Interest in Secs & Loans Qrtly Growth

NARRATIVE

The quarterly growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE718](#),1), NULL)

23.3 UBPRE794**DESCRIPTION**

Sellers Interest in Secs & Loans Annual Growth

NARRATIVE

The annual growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE718](#),1), NULL)

24 Home Equity Lines**24.1 UBPRE719****DESCRIPTION**

Home Equity Lines Sell Int (\$000)

NARRATIVE

From Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Schedule RC-B) or loans (included in Schedule RC-C).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB761](#)[P0] + uc:[UBPRB500](#)[P0], NULL)

24.2 UBPRE765**DESCRIPTION**

Home Equity Lines Sell Int Qrtly Growth

NARRATIVE

The quarterly growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE719](#),1), NULL)

24.3 UBPRE795**DESCRIPTION**

Home Equity Lines Sell Int Annual Growth

NARRATIVE

The annual growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE719](#),1), NULL)

25 Credit Card Receivables

25.1 UBP720

DESCRIPTION

Credit Card Receivables Sell Int (\$000)

NARRATIVE

From Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Schedule RC-B) or loans (included in Schedule RC-C).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB762](#)[P0] + uc:[UBPRB501](#)[P0], NULL)

25.2 UBP766

DESCRIPTION

Credit Card Receivables Sell Int Qrtly Growth

NARRATIVE

The quarterly growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE720](#),1), NULL)

25.3 UBP796

DESCRIPTION

Credit Card Receivables Sell Int Annual Growth

NARRATIVE

The annual growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE720](#),1), NULL)

26 Commercial & Industrial Loans

26.1 UBP721

DESCRIPTION

Commercial & Industrial Loans Sell Int (\$000)

NARRATIVE

From Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Schedule RC-B) or loans (included in Schedule RC-C).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB763](#)[P0] + uc:[UBPRB502](#)[P0], NULL)

26.2 UBPRE767

DESCRIPTION

Commercial & Industrial Loans Sell Int Qrtly Growth

NARRATIVE

The quarterly growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE721](#),1), NULL)

26.3 UBPRE797

DESCRIPTION

Commercial & Industrial Loans Sell Int Annual Growth

NARRATIVE

The annual growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE721](#),1), NULL)

27 Total Retained Credit Exposure

27.1 UBPRE722

DESCRIPTION

Total Retained Credit Exposure (\$000)

NARRATIVE

The total dollar volume of all retained interest only strips plus the total dollar volume of all other credit enhancements (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRE713](#)[P0] + uc:[UBPRE715](#)[P0], NULL)

27.2 UBPRE768

DESCRIPTION

Total Retained Credit Exposure Qrtly Growth

NARRATIVE

The quarterly growth rate of the dollar volume of all retained interest only strips and all other credit enhancements.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE722](#),1), NULL)

27.3 UBPRE798

DESCRIPTION

Total Retained Credit Exposure Annual Growth

NARRATIVE

The annual growth rate of the dollar volume of all retained interest only strips and all other credit enhancements.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE722](#),1), NULL)

28 Asset Backed Comm Paper Conduits

28.1 UBPRE723

DESCRIPTION

Asset Backed Comm Paper Conduits (\$000)

NARRATIVE

The dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRE724](#)[P0] + uc:[UBPRE725](#)[P0], NULL)

28.2 UBPRE769

DESCRIPTION

Asset Backed Comm Paper Conduits Qrtly Growth

NARRATIVE

The quarterly growth rate of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE723](#),1), NULL)

28.3 UBPRE799

DESCRIPTION

Asset Backed Comm Paper Conduits Annual Growth

NARRATIVE

The annual growth rate of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE723](#),1), NULL)

29 CR Exp Spons by Bank & Other

29.1 UBPRE724

DESCRIPTION

CR Exp Spons by Bank & Other (\$000)

NARRATIVE

The dollar amount of credit enhancements arising from conduit structures (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB806](#)[P0] + uc:[UBPRB807](#)[P0], NULL)

29.2 UBPRE770**DESCRIPTION**

CR Exp Spons by Bank & Other Qrtly Growth

NARRATIVE

The quarterly growth rate of the dollar amount of credit enhancements arising from conduit structures.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE724](#),1), NULL)

29.3 UBPRE800**DESCRIPTION**

CR Exp Spons by Bank & Other Annual Growth

NARRATIVE

The annual growth rate of the dollar amount of credit enhancements arising from conduit structures.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE724](#),1), NULL)

30 Liquid Comm by Bank & Other**30.1 UBPRE725****DESCRIPTION**

Liquid Comm by Bank & Other (\$000)

NARRATIVE

The dollar amount of commitments to provide liquidity to conduit structures (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB808](#)[P0] + uc:[UBPRB809](#)[P0], NULL)

30.2 UBPRE771**DESCRIPTION**

Liquid Comm by Bank & Other Qrtly Growth

NARRATIVE

The quarterly growth rate of the dollar amount of commitments to provide liquidity to conduit structures.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE725](#),1), NULL)

30.3 UBPRE801

DESCRIPTION

Liquid Comm by Bank & Other Annual Growth

NARRATIVE

The annual growth rate of the dollar amount of commitments to provide liquidity to conduit structures.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE725](#),1), NULL)

31 Securitization Activities**31.1 UBPRE726**

DESCRIPTION

Securitization Activities, % Assets

NARRATIVE

The total of all securitized assets (from Schedule RC-S) divided by total assets (from Schedule RC).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRE711](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

32 1-4 Family Residential Loans**32.1 UBPRE727**

DESCRIPTION

1-4 Family Residential Loans Sec, % Assets

NARRATIVE

The dollar amount of securitized 1-4 Family Residential loans (from Schedule RC-S) divided by total assets (from Schedule RC).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB705](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

33 Home Equity Lines**33.1 UBPRE728**

DESCRIPTION

Home Equity Lines Sec, % Assets

NARRATIVE

The dollar amount of securitized home equity lines (from Schedule RC-S) divided by total assets (from Schedule RC).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB706](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

34 Credit Card Receivables

34.1 UBPRED729

DESCRIPTION

Credit Card Receivables Sec, % Assets

NARRATIVE

The dollar amount of securitized credit card receivables (from Schedule RC-S) divided by total assets (from Schedule RC).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB707](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

35 Auto Loans

35.1 UBPRED730

DESCRIPTION

Auto Loans Sec, % Assets

NARRATIVE

The dollar amount of securitized auto loans (from Schedule RC-S) divided by total assets (from Schedule RC).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB708](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

36 Commercial & Industrial Loans

36.1 UBPRED731

DESCRIPTION

Commercial & Industrial Loans Sec, % Assets

NARRATIVE

The dollar amount of securitized commercial and industrial loans (from Schedule RC-S) divided by total assets (from Schedule RC).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB710](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

37 All Other Loans and Leases

37.1 UBP732

DESCRIPTION

All Other Loans and Leases Sec, % Assets

NARRATIVE

The dollar amount of securitized other consumer loans plus all other loans (from Schedule RC-S) divided by total assets (from Schedule RC).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE712[P0],uc:UBPR2170[P0]), NULL)

38 Asset Backed Comm Paper Conduits

38.1 UBP733

DESCRIPTION

Asset Backed Comm Paper Conduits, % Assets

NARRATIVE

The dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures (from Schedule RC-S) divided by total assets (from Schedule RC).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE723[P0],uc:UBPR2170[P0]), NULL)

39 Cr Exp Spons by Bank & Other

39.1 UBP734

DESCRIPTION

Cr Exp Spons by Bank & Other, % Assets

NARRATIVE

The dollar amount of credit enhancements arising from conduit structures (from Schedule RC-S) divided by total assets (from Schedule RC).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE724[P0],uc:UBPR2170[P0]), NULL)

40 Liquid Comm by Bank & Other

40.1 UBP735

DESCRIPTION

Liquid Comm by Bank & Other, % Assets

NARRATIVE

The dollar amount of commitments to provide liquidity to conduit structures (from Schedule RC-S items 3.b, 1 & 2 as a percent of total assets from RC item 12.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRE725](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

41 1-4 Family Residential Loans

41.1 UBPRE736

DESCRIPTION

1-4 Family Residential Loans, % Mgd Assets

NARRATIVE

The dollar amount of securitized 1-4 Family Residential loans (from Schedule RC-S) plus loans secured by 1-4 family residential real estate (from Schedule RC-C) divided by the sum of total assets (from Schedule RC) plus the total of all securitized assets (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD626](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

42 Home Equity Lines

42.1 UBPRE737

DESCRIPTION

Home Equity Lines, % Mgd Assets

NARRATIVE

The dollar amount of securitized home equity lines (from Schedule RC-S) plus home equity lines of credit (from Schedule RC-C) divided by the sum of total assets (from Schedule RC) plus the total of all securitized assets (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD629](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

43 Credit Card Receivables

43.1 UBPRE738

DESCRIPTION

Credit Card Receivables, % Mgd Assets

NARRATIVE

The dollar amount of securitized credit card receivables (from Schedule RC-S) plus loans to individuals on cards (from Schedule RC-C) divided by the sum of total assets (from Schedule RC) plus the total of all securitized assets (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD623](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

44 Auto Loans

44.1 UBPRE739

DESCRIPTION

Auto Loans, % Mgd Assets

NARRATIVE

The dollar amount of securitized auto loans (from Schedule RC-S) plus other consumer loans (from Schedule RC-C) divided by the sum of total assets (from Schedule RC) plus the total of all securitized assets (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD618](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

45 Commercial & Industrial Loans

45.1 UBPRE740

DESCRIPTION

Commercial & Industrial Loans, % Mgd Assets

NARRATIVE

The dollar amount of securitized commercial and industrial loans (from Schedule RC-S) plus commercial and industrial loans (from Schedule RC-C) divided by the sum of total assets (from Schedule RC) plus the total of all securitized assets (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD620](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

46 All Other Loans and Leases

46.1 UBPRE741

DESCRIPTION

All Other Loans and Leases, % Mgd Assets

NARRATIVE

The dollar amount of securitized other consumer loans plus all other loans (from Schedule RC-S) plus the sum of total loans and leases less the following loan categories (all from Schedule RC-C): revolving lines secured by 1-4 family properties, closed end loans secured by 1-4 family properties, loans to individuals on credit cards, other consumer loans, and commercial and industrial loans divided by the sum of total assets (from Schedule RC) plus the total of all securitized assets (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD632](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

Referenced Concepts

UBPR1563

DESCRIPTION

OTHER LOANS

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2010-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD1563[P0],IF(uc:[UBPR9999](#)[P0] > '2010-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONJ454[P0] +cc:RCONJ464[P0],IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] < '2010-01-01',cc:RCFD1563[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] < '2010-01-01',cc:RCON1563[P0], NULL))))

UBPR1590

DESCRIPTION

Agricultural Loans

NARRATIVE

Total domestic-office loans to fi nance agricultural production and other loans to farmers.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1590[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1590[P0], NULL))

UBPR1763

DESCRIPTION

COMMERCIAL AND INDUSTRIAL LOANS TO U.S. ADDRESSEES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1763[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1763[P0], NULL))

UBPR1764

DESCRIPTION

COMMERCIAL AND INDUSTRIAL LOANS TO NON-U.S. ADDRESSEES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1764[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1764[P0], NULL))

UBPR1766

DESCRIPTION

COMMERCIAL AND INDUSTRIAL LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1766[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1766[P0], NULL))

UBPR2011

DESCRIPTION**OTHER LOANS****FORMULA**

IF(uc:UBPR9999[P0] > '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFDK137[P0] + cc:RCFDK207[P0],
 IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONK137[P0] + cc:RCONK207[P0],
 IF(uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFD2011[P0], IF(uc:UBPR9999[P0] < '2011-01-01'
 and uc:UBPRC752[P0] = 41, cc:RCON2011[P0], NULL))))

UBPR2081**DESCRIPTION****LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS****FORMULA**

IF(uc:UBPRC752[P0] = 31, cc:RCFD2081[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2081[P0], NULL))

UBPR2107**DESCRIPTION****OBLIGATIONS (OTHER THAN SECURITIES AND LEASES) OF STATES AND POLITICAL SUBDIVISIONS IN THE U.S.****FORMULA**

IF(uc:UBPRC752[P0] = 31, cc:RCFD2107[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2107[P0], NULL))

UBPR2123**DESCRIPTION****UNEARNED INCOME ON LOANS****FORMULA**

IF(uc:UBPRC752[P0] = 31, cc:RCFD2123[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2123[P0], NULL))

UBPR2165**DESCRIPTION****LEASE FINANCING RECEIVABLES (NET OF UNEARNED INCOME)****FORMULA**

IF(uc:UBPRC752[P0] = 31, cc:RCFD2165[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2165[P0], NULL))

UBPR2170**DESCRIPTION****Total Assets****NARRATIVE**

Total Assets from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2170[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2170[P0], NULL))

UBPR2182

DESCRIPTION

LEASE FINANCING RECEIVABLES (NET OF UNEARNED INCOME) OF U.S. ADDRESSEES (DOMICILE)

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2182[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2182[P0], NULL))

UBPR2183

DESCRIPTION

LEASE FINANCING RECEIVABLES (NET OF UNEARNED INCOME) OF NON-U.S. ADDRESSEES (DOMICILE)

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2183[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2183[P0], NULL))

UBPR5369

DESCRIPTION

Loans Held For Sale

NARRATIVE

Loans and leases held for sale from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5369[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5369[P0], NULL))

UBPR9999

DESCRIPTION

REPORTING DATE (CC,YR,MO,DA)

FORMULA

Context.Period.EndDate

UBPRB500

DESCRIPTION

AMOUNT OF OWNERSHIP (OR SELLER'S) INTERESTS CARRIED AS: LOANS - HOME EQUITY LINES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB500[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB500[P0], NULL))

UBPRB501

DESCRIPTION

AMOUNT OF OWNERSHIP (OR SELLER'S) INTERESTS CARRIED AS: LOANS - CREDIT CARD RECEIVABLES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB501[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB501[P0], NULL))

UBPRB502**DESCRIPTION**

AMOUNT OF OWNERSHIP (OR SELLER'S) INTEREST CARRIED AS: LOANS - COMMERCIAL & INDUSTRIAL LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB502[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB502[P0], NULL))

UBPRB528**DESCRIPTION**

Loans Not Held For Sale

NARRATIVE

Loans and leases not held for sale as reported on schedule RC is available from March 31, 2001 forward. For prior quarters total loans and leases are displayed.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB528[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB528[P0], NULL))

UBPRB532**DESCRIPTION**

LOANS TO U.S. BRANCHES AND AGENCIES OF FOREIGN BANKS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB532[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB532[P0], NULL))

UBPRB533**DESCRIPTION**

LOANS TO OTHER COMMERCIAL BANKS IN THE U.S.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB533[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB533[P0], NULL))

UBPRB534**DESCRIPTION**

LOANS TO OTHER DEPOSITORY INSTITUTIONS IN THE U.S.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB534[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB534[P0], NULL))

UBPRB536

DESCRIPTION

LOANS TO FOREIGN BRANCHES OF OTHER U.S. BANKS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB536[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB536[P0], NULL))

UBPRB537**DESCRIPTION**

LOANS TO OTHER BANKS IN FOREIGN COUNTRIES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB537[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB537[P0], NULL))

UBPRB538**DESCRIPTION**

LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES (I.E., CONSUMER LOANS)(INCLUDES PURCHASED PAPER): CREDIT CARDS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB538[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB538[P0], NULL))

UBPRB539**DESCRIPTION**

LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES (I.E., CONSUMER LOANS)(INCLUDES PURCHASED PAPER): OTHER REVOLVING CREDIT PLANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB539[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB539[P0], NULL))

UBPRB705**DESCRIPTION**

1-4 Family Residential Loans (\$000) Sec

NARRATIVE

The dollar amount of securitized 1-4 Family Residential loans (from Schedule RC-S).

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB705[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB705[P0], NULL))

UBPRB706**DESCRIPTION**

Home Equity Lines (\$000) Sec

NARRATIVE

The dollar amount of securitized home equity lines (from Schedule RC-S).

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB706[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB706[P0], NULL))

UBPRB707

DESCRIPTION

Credit Card Receivables (\$000) Sec

NARRATIVE

The dollar amount of securitized credit card receivables (from Schedule RC-S).

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB707[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB707[P0], NULL))

UBPRB708

DESCRIPTION

Auto Loans (\$000) Sec

NARRATIVE

The dollar amount of securitized auto loans (from Schedule RC-S).

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB708[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB708[P0], NULL))

UBPRB709

DESCRIPTION

OUTSTANDING PRINCIPAL BALANCE OF ASSETS SOLD AND SECURITIZED WITH RECOURSE OR OTHER SELLER-PROVIDED CREDIT ENHANCEMENTS - OTHER CONSUMER LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB709[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB709[P0], NULL))

UBPRB710

DESCRIPTION

Commercial & Industrial Loans (\$000) Sec

NARRATIVE

The dollar amount of securitized commercial and industrial loans (from Schedule RC-S).

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB710[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB710[P0], NULL))

UBPRB711

DESCRIPTION

OUTSTANDING PRINCIPAL BALANCE OF ASSETS SOLD AND SECURITIZED WITH RECOURSE OR OTHER SELLER-PROVIDED CREDIT ENHANCEMENTS - ALL OTHER LOANS

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB711[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB711[P0], NULL))

UBPRB712

DESCRIPTION

1-4 Family Residential Loans Ret IO (\$000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on 1-4 Family Residential loans (from Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB712[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB712[P0], NULL))

UBPRB713

DESCRIPTION

Home Equity Lines Ret IO (\$000)

NARRATIVE

Dollar amount of credit exposure from retained interest only strips on home equity lines (from Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB713[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB713[P0], NULL))

UBPRB714

DESCRIPTION

Credit Card Receivables Ret IO (\$000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on credit card receivables (from Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB714[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB714[P0], NULL))

UBPRB715

DESCRIPTION

Auto Loans Ret IO (\$000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on auto loans (from Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB715[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB715[P0], NULL))

UBPRB716**DESCRIPTION**

RETAINED INTEREST-ONLY STRIPS - OTHER CONSUMER LOANS

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB716[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB716[P0], NULL))

UBPRB717**DESCRIPTION**

Commercial & Industrial Loans Ret IO (\$000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on commercial and industrial loans (from Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB717[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB717[P0], NULL))

UBPRB718**DESCRIPTION**

RETAINED INTEREST-ONLY STRIPS - ALL OTHER LOANS

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB718[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB718[P0], NULL))

UBPRB719**DESCRIPTION**

1-4 Family Residential Loans Ret Cr Enh (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on 1-4 Family Residential Loans (from Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on 1-4 Family Residential Loans (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC393[P0] + uc:UBPRC400[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB719[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB719[P0], NULL)))

UBPRB720

DESCRIPTION

Home Equity Lines Ret Cr Enh (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Home Equity Lines (from Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Home Equity Lines (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC394[P0] + uc:UBPRC401[P0], IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFDB720[P0], IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONB720[P0], NULL)))

UBPRB721

DESCRIPTION

Credit Card Receivables Ret Cr Enh (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Credit Card Receivables (from Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Credit Card Receivables (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC395[P0] + uc:UBPRC402[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB721[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB721[P0], NULL)))

UBPRB722

DESCRIPTION

Auto Loans Ret Cr Enh (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Auto Loans (from Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Auto Loans (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC396[P0] + uc:UBPRC403[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB722[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB722[P0], NULL)))

UBPRB723

DESCRIPTION

STANDBY LETTERS OF CREDIT, SUBORDINATED SECURITIES, AND OTHER ENHANCEMENTS - OTHER CONSUMER LOANS

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB723[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB723[P0], NULL))

UBPRB724

DESCRIPTION

Commercial & Industrial Loans Ret Cr Enh (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Commercial and Industrial Loans (from Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Commercial and Industrial Loans (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC398[P0] + uc:UBPRC405[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB724[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB724[P0], NULL)))

UBPRB725

DESCRIPTION

STANDBY LETTERS OF CREDIT, SUBORDINATED SECURITIES, AND OTHER ENHANCEMENTS - ALL OTHER LOANS

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB725[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB725[P0], NULL))

UBPRB726

DESCRIPTION

REPORTING BANK'S UNUSED COMMITMENTS TO PROVIDE LIQUIDITY TO STRUCTURES REPORTED IN ITEM 1 - 1-4 FAMILY RESIDENTIAL LOANS

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB726[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB726[P0], NULL))

UBPRB727

DESCRIPTION

REPORTING BANK'S UNUSED COMMITMENTS TO PROVIDE LIQUIDITY TO STRUCTURES REPORTED IN ITEM 1 - HOME EQUITY LINES

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB727[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB727[P0], NULL))

UBPRB728

DESCRIPTION

REPORTING BANK'S UNUSED COMMITMENTS TO PROVIDE LIQUIDITY TO STRUCTURES REPORTED IN ITEM 1 - CREDIT CARD RECEIVABLES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB728[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB728[P0], NULL))

UBPRB729

DESCRIPTION

REPORTING BANK'S UNUSED COMMITMENTS TO PROVIDE LIQUIDITY TO STRUCTURES REPORTED IN ITEM 1 - AUTO LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB729[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB729[P0], NULL))

UBPRB730

DESCRIPTION

REPORTING BANK'S UNUSED COMMITMENTS TO PROVIDE LIQUIDITY TO STRUCTURES REPORTED IN ITEM 1 - OTHER CONSUMER LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB730[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB730[P0], NULL))

UBPRB731

DESCRIPTION

REPORTING BANK'S UNUSED COMMITMENTS TO PROVIDE LIQUIDITY TO STRUCTURES REPORTED IN ITEM 1 - COMMERCIAL AND INDUSTRIAL LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB731[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB731[P0], NULL))

UBPRB732

DESCRIPTION

REPORTING BANK'S UNUSED COMMITMENTS TO PROVIDE LIQUIDITY TO STRUCTURES REPORTED IN ITEM 1 - ALL OTHER LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB732[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB732[P0], NULL))

UBPRB761

DESCRIPTION

AMOUNT OF OWNERSHIP (OR SELLER'S) INTEREST CARRIED AS: SECURITIES - HOME EQUITY LINES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB761[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB761[P0], NULL))

UBPRB762**DESCRIPTION**

AMOUNT OF OWNERSHIP (OR SELLER'S) INTERESTS CARRIED AS: SECURITIES - CREDIT CARD RECEIVABLES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB762[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB762[P0], NULL))

UBPRB763**DESCRIPTION**

AMOUNT OF OWNERSHIP (OR SELLER'S) INTEREST CARRIED AS: SECURITIES - COMMERCIAL AND INDUSTRIAL LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB763[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB763[P0], NULL))

UBPRB806**DESCRIPTION**

MAXIMUM AMOUNT OF CREDIT EXPOSURE ARISING FROM CREDIT ENHANCEMENTS PROVIDED TO CONDUIT STRUCTURES IN THE FORM OF STANDBY LETTERS OF CREDIT, SUBORDINATED SECURITIES, ETC: CONDUITS SPONSORED BY THE BANK, A BANK AFFILIATE, OR THE BANK'S HOLDING COMPANY

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB806[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB806[P0], NULL))

UBPRB807**DESCRIPTION**

MAXIMUM AMOUNT OF CREDIT EXPOSURE ARISING FROM CREDIT ENHANCEMENTS PROVIDED TO CONDUIT STRUCTURES IN THE FORM OF STANDBY LETTERS OF CREDIT, SUBORDINATED SECURITIES, ETC: CONDUITS SPONSORED BY OTHER UNRELATED INSTITUTIONS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB807[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB807[P0], NULL))

UBPRB808**DESCRIPTION**

UNUSED COMMITMENTS TO PROVIDE LIQUIDITY TO CONDUIT STRUCTURES: CONDUITS SPONSORED BY THE BANK, A BANK AFFILIATE, OR THE BANK'S HOLDING COMPANY

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB808[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB808[P0], NULL))

UBPRB809

DESCRIPTION

UNUSED COMMITMENTS TO PROVIDE LIQUIDITY TO CONDUIT STRUCTURES: CONDUITS SPONSORED BY OTHER UNRELATED INSTITUTIONS

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCFDB809[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2001-06-30',cc:RCONB809[P0], NULL))

UBPRC393

DESCRIPTION

SUBORDINATED SECURITIES AND OTHER RESIDUAL INTERESTS- 1-4 FAMILY RESIDENTIAL LOANS

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCFDC393[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCONC393[P0], NULL))

UBPRC394

DESCRIPTION

SUBORDINATED SECURITIES AND OTHER RESIDUAL INTERESTS - HOME EQUITY

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCFDC394[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCONC394[P0], NULL))

UBPRC395

DESCRIPTION

SUBORDINATED SECURITIES AND OTHER RESIDUAL INTERESTS - CREDIT CARD RECEIVABLES

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCFDC395[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCONC395[P0], NULL))

UBPRC396

DESCRIPTION

SUBORDINATED SECURITIES AND OTHER RESIDUAL INTERESTS - AUTO LOANS

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCFDC396[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCONC396[P0], NULL))

UBPRC397

DESCRIPTION

SUBORDINATED SECURITIES AND OTHER RESIDUAL INTERESTS - OTHER CONSUMER LOANS

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCFDC397[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCONC397[P0], NULL))

UBPRC398

DESCRIPTION

SUBORDINATED SECURITIES AND OTHER RESIDUAL INTERESTS-COMMERCIAL AND INDUSTRIAL LOANS

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCFDC398[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCONC398[P0], NULL))

UBPRC399

DESCRIPTION

SUBORDINATED SECURITIES AND OTHER RESIDUAL INTERESTS-ALL OTHER LOANS AND ALL LEASES

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCFDC399[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCONC399[P0], NULL))

UBPRC400

DESCRIPTION

STANDBY LETTERS OF CREDIT AND OTHER ENHANCEMENTS- 1-4 FAMILY RESIDENTIAL LOANS

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCFDC400[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCONC400[P0], NULL))

UBPRC401

DESCRIPTION

STANDBY LETTERS OF CREDIT AND OTHER ENHANCEMENTS - HOME EQUITY

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCFDC401[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2003-03-31',cc:RCONC401[P0], NULL))

UBPRC402

DESCRIPTION

STANDBY LETTERS OF CREDIT AND OTHER ENHANCEMENTS-CREDIT CARD RECEIVABLES**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2003-03-31',cc:RCFDC402[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2003-03-31',cc:RCONC402[P0], NULL))

UBPRC403**DESCRIPTION**

STANDBY LETTERS OF CREDIT AND OTHER ENHANCEMENTS-AUTO LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2003-03-31',cc:RCFDC403[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2003-03-31',cc:RCONC403[P0], NULL))

UBPRC404**DESCRIPTION**

STANDBY LETTERS OF CREDIT AND OTHER ENHANCEMENTS-OTHER CONSUMER LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2003-03-31',cc:RCFDC404[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2003-03-31',cc:RCONC404[P0], NULL))

UBPRC405**DESCRIPTION**

STANDBY LETTERS OF CREDIT AND OTHER ENHANCEMENTS-COMMERICAL AND INDUSTRIAL LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2003-03-31',cc:RCFDC405[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2003-03-31',cc:RCONC405[P0], NULL))

UBPRC406**DESCRIPTION**

STANDBY LETTERS OF CREDIT AND OTHER ENHANCEMENTS-ALL OTHER LOANS AND ALL LEASES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2003-03-31',cc:RCFDC406[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2003-03-31',cc:RCONC406[P0], NULL))

UBPRC752**DESCRIPTION**

REPORTING FORM NUMBER

FORMULA**UBPRD125**

DESCRIPTION

LOANS FOR COMMERCIAL AND INDUSTRIAL PURPOSES

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR1766](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPR1763](#)[P0] + uc:[UBPR1764](#)[P0],NULL))

UBPRD245

DESCRIPTION

TOTAL LOANS AND LEASES, NET OF UNEARNED INCOME

FORMULA

uc:[UBPRB528](#)[P0] + uc:[UBPR5369](#)[P0]

UBPRD456

DESCRIPTION

ALL OTHER LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES, EXCLUDING REVOLVING, OPEN-END LOANS

FORMULA

cc:RCON5367[P0] + cc:RCON5368[P0]

UBPRD618

DESCRIPTION

INSTITUTION TOTAL OF ALL AUTO LOAN SECURITIZED AND MANAGED ASSETS AMOUNT

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB708](#)[P0] + uc:[UBPR2011](#)[P0], NULL)

UBPRD620

DESCRIPTION

INSTITUTION TOTAL OF ALL COMMERCIAL AND INDUSTRIAL LOANS SECURITIZED AND MANAGED ASSETS AMOUNT

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB710](#)[P0] + uc:[UBPRD125](#)[P0] + uc:[UBPRB763](#)[P0], NULL)

UBPRD623

DESCRIPTION

INSTITUTION TOTAL OF ALL CREDIT CARD SECURITIZED AND MANAGED ASSETS AMOUNT

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB707](#)[P0] + uc:[UBPRB538](#)[P0] + uc:[UBPRB762](#)[P0], NULL)

UBPRD626

DESCRIPTION

INSTITUTION TOTAL OF ALL 1 TO 4 FAMILY SECURITIZED AND MANAGED ASSETS AMOUNT

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB705[P0] + uc:UBPRD456[P0], NULL)

UBPRD629**DESCRIPTION**

INSTITUTION TOTAL OF ALL HOME EQUITY SECURITIZED AND MANAGED ASSETS AMOUNT

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB706[P0] + cc:RCON1797[P0] + uc:UBPRB761[P0], NULL)

UBPRD632**DESCRIPTION**

INSTITUTION TOTAL OF ALL CONSUMER AND ALL OTHER LOAN SECURITIZED AND MANAGED ASSETS AMOUNT

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRB709[P0] + uc:UBPRB711[P0] + cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0] + cc:RCON1288[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPR2165[P0],IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB709[P0] + uc:UBPRB711[P0] + (cc:RCFD1410[P0] - cc:RCON1797[P0] - cc:RCON5367[P0] - cc:RCON5368[P0]) + uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPRF162[P0] + uc:UBPRF163[P0],IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB709[P0] + uc:UBPRB711[P0] + (cc:RCFD1410[P0] - cc:RCON1797[P0] - cc:RCON5367[P0] - cc:RCON5368[P0]) + uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPR2182[P0] + uc:UBPR2183[P0],IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRB709[P0] + uc:UBPRB711[P0] + cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1460[P0] + cc:RCON1480[P0] + cc:RCON1288[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPR2165[P0], NULL))))

UBPRD637**DESCRIPTION**

TOTAL OF ALL SECURITIZATION ACTIVITIES PLUS RELATED CATEGORY LOANS

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRE711[P0] + uc:UBPRB761[P0] + uc:UBPRB762[P0] + uc:UBPRB763[P0] + uc:UBPRE131[P0], NULL)

UBPRE131**DESCRIPTION**

GROSS LOANS & LEASES

FORMULA

uc:UBPRD245[P0] + uc:UBPR2123[P0]

UBPRE711

DESCRIPTION

Securitization Activities (\$000) Sec

NARRATIVE

The total of all securitized assets (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB705](#)[P0] + uc:[UBPRB706](#)[P0] + uc:[UBPRB707](#)[P0] + uc:[UBPRB708](#)[P0] + uc:[UBPRB710](#)[P0] + uc:[UBPRE712](#)[P0], NULL)

UBPRE712

DESCRIPTION

All Other Loans and Leases (\$000) Sec

NARRATIVE

The dollar amount of securitized other consumer loans plus all other loans (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB709](#)[P0] + uc:[UBPRB711](#)[P0], NULL)

UBPRE713

DESCRIPTION

Retained Interest-Only Strips (\$000)

NARRATIVE

The total of all credit exposure from retained interest only strips (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB712](#)[P0] + uc:[UBPRB713](#)[P0] + uc:[UBPRB714](#)[P0] + uc:[UBPRB715](#)[P0] + uc:[UBPRB717](#)[P0] + uc:[UBPRE714](#)[P0], NULL)

UBPRE714

DESCRIPTION

All Other Loans and Leases Ret IO (\$000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on other consumer loans plus all other loans (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB716](#)[P0] + uc:[UBPRB718](#)[P0], NULL)

UBPRE715

DESCRIPTION

Retained Credit Enhancements (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes the total of All Other Credit Enhancements (from Schedule RC-S). From March 31, 2003 forward includes the total of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements (from Schedule RC-S)

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB719[P0] + uc:UBPRB720[P0] + uc:UBPRB721[P0] + uc:UBPRB722[P0] + uc:UBPRB724[P0] + uc:UBPRE716[P0], NULL)

UBPRE716**DESCRIPTION**

All Other Loans and Leases Ret Cr Enh (\$000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Other Consumer Loans plus All Other Loans (from Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Other Consumer Loans plus All Other Loans (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC397[P0] + uc:UBPRC399[P0] + uc:UBPRC404[P0] + uc:UBPRC406[P0],IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01',uc:UBPRB723[P0] + uc:UBPRB725[P0], NULL))

UBPRE717**DESCRIPTION**

Unused Liquidity Commitments (\$000)

NARRATIVE

Dollar amount of unused commitments to provide liquidity to assets sold and securitized (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB726[P0] + uc:UBPRB727[P0] + uc:UBPRB728[P0] + uc:UBPRB729[P0] + uc:UBPRB730[P0] + uc:UBPRB731[P0] + uc:UBPRB732[P0], NULL)

UBPRE718**DESCRIPTION**

Sellers Interest in Secs & Loans (\$000)

NARRATIVE

From Schedule (RC-S), the dollar amount of ownership (or sellers) interests carried as securities (included in Schedule RC-B) or loans (included in Schedule RC-C).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB761[P0] + uc:UBPRB762[P0] + uc:UBPRB763[P0] + uc:UBPRB500[P0] + uc:UBPRB501[P0] + uc:UBPRB502[P0], NULL)

UBPRE719

DESCRIPTION

Home Equity Lines Sell Int (\$000)

NARRATIVE

From Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Schedule RC-B) or loans (included in Schedule RC-C).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB761](#)[P0] + uc:[UBPRB500](#)[P0], NULL)

UBPRE720**DESCRIPTION**

Credit Card Receivables Sell Int (\$000)

NARRATIVE

From Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Schedule RC-B) or loans (included in Schedule RC-C).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB762](#)[P0] + uc:[UBPRB501](#)[P0], NULL)

UBPRE721**DESCRIPTION**

Commercial & Industrial Loans Sell Int (\$000)

NARRATIVE

From Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Schedule RC-B) or loans (included in Schedule RC-C).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB763](#)[P0] + uc:[UBPRB502](#)[P0], NULL)

UBPRE722**DESCRIPTION**

Total Retained Credit Exposure (\$000)

NARRATIVE

The total dollar volume of all retained interest only strips plus the total dollar volume of all other credit enhancements (from Schedule RC-S).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRE713](#)[P0] + uc:[UBPRE715](#)[P0], NULL)

UBPRE723**DESCRIPTION**

Asset Backed Comm Paper Conduits (\$000)

NARRATIVE

The dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRE724[P0] + uc:UBPRE725[P0], NULL)

UBPRE724**DESCRIPTION**

CR Exp Spons by Bank & Other (\$000)

NARRATIVE

The dollar amount of credit enhancements arising from conduit structures (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB806[P0] + uc:UBPRB807[P0], NULL)

UBPRE725**DESCRIPTION**

Liquid Comm by Bank & Other (\$000)

NARRATIVE

The dollar amount of commitments to provide liquidity to conduit structures (from Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB808[P0] + uc:UBPRB809[P0], NULL)

UBPRF162**DESCRIPTION**

LEASES TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES (I.E. CONSUMER LEASES)

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2007-03-31',cc:RCFDF162[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2007-03-31',cc:RCONF162[P0], NULL))

UBPRF163**DESCRIPTION**

ALL OTHER LEASE FINANCING RECEIVABLES

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2007-03-31',cc:RCFDF163[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2007-03-31',cc:RCONF163[P0], NULL))